

Information to identify the case:

Debtor 1 **Sheila Anne Cole**

First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6304**
EIN --_--
Social Security number or ITIN ____
EIN --_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **21-31256-KRH**

12/15

Discharge of Debtor

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sheila Anne Cole

September 29, 2021

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sheila Anne Cole
Debtor

Case No. 21-31256-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Sep 29, 2021

User: baumgartn
Form ID: 318

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2021:

Recip ID	Recipient Name and Address
db	+ Sheila Anne Cole, 7319 Barnette Ave., Mechanicsville, VA 23111-1305
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, LOGS Legal Group, 501 Independence Parkway, Suite 203, Chesapeake, VA 23320-5174
15631589	+ Balance and Ear Center, Inc, 10200 Three Chopt Road, Henrico, VA 23233-2083
15631591	+ CBE Group, PO Box 2594, Waterloo, IA 50704-2594
15631600	Gilliam & Mikula, PLLC, 804 Moorefield Park Drive, Suite 200, Richmond, VA 23236-3671
15631602	#+ Hampton Roads Radiology, 110 Kingsley Road, Ste 305, Norfolk, VA 23505-4617
15631604	+ Lab Corp, PO Box 2240, Burlington, NC 27216-2240
15631606	+ MCV Physicians, P.O. Box 91747, Richmond, VA 23291-9747
15631607	+ Memorial Regional Medical Cent, P.O. Box 409438, Atlanta, GA 30384-9438
15631610	+ Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15631612	+ Parrish and Lebar, L.L.P, 5 East Franklin Street, Richmond, VA 23219-2105
15631617	#+ Sheltering Arms Physical Rehab, 8254 Atlee Rd, Mechanicsville, VA 23116-1844
15631618	+ St Mary's Hospital, P O Box 409553, Atlanta, GA 30384-9553
15631619	+ Sync/ JC Pennys, ATTN BANKRUPTCY, Po Box 965007, Orlando, FL 32896-5007
15631621	+ Tuckahoe Orthopaedic Assoc., P.O. Box 71690, Henrico, VA 23255-1690
15631622	+ United Consumers, PO Box 4466, Woodbridge, VA 22194-4466
15631623	+ United Consumers Inc, Attn: Bankruptcy Dept, Po Box 4466, Woodbridge, VA 22194-4466
15631624	+ Vann Virginia Ctr for Orthopa, 230 Clearfield Ave 124, Virginia Beach, VA 23462-1832

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJJWEST	Sep 30 2021 04:33:00	Jennifer J. West, 341 Dial 866-628-8242 Code: 5053845, Spotts Fain PC, 411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200
15631587	+ EDI: CINGMIDLAND.COM	Sep 30 2021 04:33:00	AT& T Mobility, PO Box 6463, Carol Stream, IL 60197-6463
15631586	+ EDI: AMEREXPR.COM	Sep 30 2021 04:33:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15631588	+ Email/Text: bankruptcy@atlanticunionbank.com	Sep 30 2021 00:33:00	Atlantic Union Bank, Attn: Bankruptcy, Po Box 940, Ruther Glen, VA 22546-0940
15631590	EDI: BANKAMER.COM	Sep 30 2021 04:33:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998-0000
15631592	+ EDI: CCS.COM	Sep 30 2021 04:33:00	CCS, Payment Processing Center, P.O. Box 55126, Boston, MA 02205-5126
15631593	+ Email/Text: crbankruptcy@commrad.com	Sep 30 2021 00:33:00	Commonwealth Radiology, 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421

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15631594	+ EDI: CCS.COM	Sep 30 2021 04:33:00	Credit Collection Services, Two Wells Avenue, Dept. 9134, Newton Center, MA 02459-3225
15631812	EDI: IRS.COM	Sep 30 2021 04:33:00	DEPARTMENT OF THE TREASURY-IRS, INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
15631595	+ EDI: DISCOVER.COM	Sep 30 2021 04:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
15631597	+ Email/Text: bknotice@ercbpo.com	Sep 30 2021 00:33:00	ERC, PO BOx 57610, Jacksonville, FL 32241-7610
15631596	+ Email/Text: bknotice@ercbpo.com	Sep 30 2021 00:33:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15631599	Email/Text: bk@freedomfinancialnetwork.com	Sep 30 2021 00:33:00	Freedom Financial Asset Management, LLC., Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002-0000
15631598	+ EDI: FSAE.COM	Sep 30 2021 04:33:00	Firstsource Advantage LL, 205 Bryant Woods South, Buffalo, NY 14228-3609
15631601	Email/Text: specialhandling@glasserlaw.com	Sep 30 2021 00:33:00	Glasser & Glasser, 580 E. Main St., Suite 600, Norfolk, VA 23510-0000
15631605	+ EDI: MID8.COM	Sep 30 2021 04:33:00	MCM, PO Box 603, Oaks, PA 19456-0603
15631608	+ EDI: MID8.COM	Sep 30 2021 04:33:00	Midland Credit, 2365 Northside Dr, San Diego, CA 92108-2709
15631609	+ EDI: MID8.COM	Sep 30 2021 04:33:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15631613	Email/Text: IL_VA@mcmcg.com	Sep 30 2021 00:33:00	Peter Heindel, Esquire, 6627 W. Broad St., Suite 200, Richmond, VA 23230-0000
15631614	EDI: PRA.COM	Sep 30 2021 04:33:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502-0000
15631615	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2021 00:37:24	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15631616	Email/Text: courts@scott-pc.com	Sep 30 2021 00:33:00	Scott & Associates, 1120 Metrocrest Dr., Suite 100, Carrollton, TX 75006-5862
15631620	+ EDI: RMSC.COM	Sep 30 2021 04:33:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15631625	+ Email/Text: bkr@taxva.com	Sep 30 2021 00:33:00	Virginia Dept. of Taxation, P O Box 2156, Richmond, VA 23218-2156

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Jennifer J. West, 341 Dial 866-628-8242 Code: 5053845, Spotts Fain PC, 411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200
15631603	*	Internal Revenue Service, Centralized Insolvency Operati, P. O. Box 7346, Philadelphia, PA 19101-7346
15631611	##+	Ortho Virginia, PO Box 35725, Richmond, VA 23235-0725
15631626	##+	Zwicker & Associates, 948 Clopper Road, 2nd Floor, Gaithersburg, MD 20878-1366

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0422-7

User: baumgartn

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2021 at the address(es) listed below:

Name	Email Address
James E. Kane	on behalf of Debtor Sheila Anne Cole jkane@kaneandpapa.com info@kaneandpapa.com,cdiez@kaneandpapa.com,jkrumbein@kaneandpapa.com,awilson@kaneandpapa.com,afisher@kaneandpapa.com,sfalkowski@kaneandpapa.com,carolyncrone@icloud.com
Jennifer J. West	jjw_trustee@spottsfain.com jjwest@ecf.axosfs.com
Jennifer J. West	on behalf of Trustee Jennifer J. West jjw_trustee@spottsfain.com jjwest@ecf.axosfs.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Mary F. Balthasar Lake	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper LOGSECF@logs.com

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